

FILED  
3/6/25 2:49 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Case No. 21-21139 GLT  
          ) Chapter 13  
Michael A. Stetson )  
Patricia R. Stetson, ) Related Docket No. 72  
*Debtor(s)* )

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: The Debtor
- a motion to lift stay  
as to creditor \_\_\_\_\_
- Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- Chapter 13 Plan dated
- Amended Chapter 13 Plan dated August 12, 2022

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtor(s) Plan payments shall be changed from \$4,450.00 to \$5,100.00 per month effective 3/2025; and/or the Plan term shall be changed from        months to        months.
- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

**\*Claim No. 17 Huntington Bank. Following all payments of record.**

**\*Claim No. 24 Onslow Bay Financial LLC. Following all payments of record.**

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 6th day of March, 2025

Dated: \_\_\_\_\_

  
United States Bankruptcy Judge hett

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Michael A. Stetson  
Patricia R. Stetson  
Debtors

Case No. 21-21139-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 06, 2025

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Stetson, Patricia R. Stetson, 125 Heistursburg Road, East Millsboro, PA 15433-1145
15373073	Childrens Express Care, PO Box 360371, Pittsburgh, PA 15251-6371
15373090	Foundation Radiology Group, PO Box 554895, Pittsburgh, PA 15222
15373092	+ Hollywood Heating Inc., 1 Mechanic Street, California, PA 15419-1077
15373096	+ John Deere Financial, One John Deere Place, Moline, IL 61265-8010
15373101	+ Martinelli Eye Clinic, 303 First Street, Charleroi, PA 15022-1427
15373104	+ Mon-Vale Specialty Practices, Inc., 9568 Kings Charter Drive, Suite 202, Ashland, VA 23005-7955
15373105	Monongahela Valley Hospital, P.O. Box 715064, Cincinnati, OH 45271-5064
15593265	+ Onslow Bay Financial LLC, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
15373110	Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
15373128	University Health Associates, PO Box 875, Morgantown, WV 26507-0875
15373129	WVU Medicine, PO Box 644352, Pittsburgh, PA 15264-4352

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Mar 07 2025 00:31:00	ONSLOW BAY FINANCIAL LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Mar 07 2025 00:34:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Mar 07 2025 00:31:00	Pingora Loan Servicing, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: bankruptcy@huntington.com	Mar 07 2025 00:31:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15378141	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 07 2025 01:10:40	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15373064	+ Email/Text: ally@ebn.phinsolutions.com	Mar 07 2025 00:31:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15373063	+ Email/Text: ally@ebn.phinsolutions.com	Mar 07 2025 00:31:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15373065	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 07 2025 00:31:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15373066	+ Email/Text: creditcardbkcorrespondence@bofa.com		

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15386506	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 07 2025 00:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15373068	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 00:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15373067	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 01:10:19	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15378394	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 01:55:54	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
		Mar 07 2025 00:34:45	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15373069	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2025 00:35:25	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15373071	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2025 02:06:32	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15373074	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 00:34:57	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15373075	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 02:06:38	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15373076	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 02:06:24	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15373077	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 01:55:49	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15373078	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 02:06:39	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15373080	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 00:35:31	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15373082	^ MEBN	Mar 07 2025 00:15:01	Collection Service Center Inc., P.O. Box 560, New Kensington, PA 15068-0560
15373084	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 07 2025 00:31:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15373085	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 07 2025 00:31:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15373086	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 07 2025 00:31:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
15373087	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 07 2025 00:31:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
15392151	Email/Text: litbkcourtmail@johndeere.com	Mar 07 2025 00:31:00	John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131
15373088	Email/Text: mrdiscen@discover.com	Mar 07 2025 00:31:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15375359	Email/Text: mrdiscen@discover.com	Mar 07 2025 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15373089	+ Email/Text: mrdiscen@discover.com	Mar 07 2025 00:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15373093	+ Email/Text: bankruptcy@huntington.com	Mar 07 2025 00:31:00	Huntington Bank, Po Box 1558, Columbus, OH 43216-1558
15373094	+ Email/Text: bankruptcy@huntington.com	Mar 07 2025 00:31:00	Huntington Bank, Attn: Bankruptcy, Po Box 89424, Cleveland, OH 44101-6424
15385753	+ Email/Text: RASEBN@raslg.com	Mar 07 2025 00:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

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15373095	^ MEBN	Mar 07 2025 00:15:11	USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15373098	+ Email/Text: PBNCNotifications@perituservices.com	Mar 07 2025 00:31:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15373097	+ Email/Text: PBNCNotifications@perituservices.com	Mar 07 2025 00:31:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15390641	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2025 00:49:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15373100	Email/Text: camanagement@mtb.com	Mar 07 2025 00:31:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15373099	Email/Text: camanagement@mtb.com	Mar 07 2025 00:31:00	M&T Credit Services, Po Box 900, Millsboro, DE 19966
15389034	+ Email/Text: camanagement@mtb.com	Mar 07 2025 00:31:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15393978	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 07 2025 00:31:00	Matrix Financial Services Corporation LLC, c/o Nationstar Mortgage LLC dba Mr. Coop, Attn: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
15373102	^ MEBN	Mar 07 2025 00:15:17	Med Express, PO Box 14000, Belfast, ME 04915-4033
15373103	Email/Text: rcpsbankruptcynotices@parallon.com	Mar 07 2025 00:31:00	Medicredit, P.O. Box 1629, Maryland Heights, MO 63043-0629
15373107	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 07 2025 00:31:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15373108	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 00:35:31	NTB/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
15373109	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2025 02:06:34	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15388446	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2025 00:49:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15391891	Email/Text: bnc-quantum@quantum3group.com	Mar 07 2025 00:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15373110	^ MEBN	Mar 07 2025 00:15:15	Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
15373111	^ MEBN	Mar 07 2025 00:15:16	Revco Solutions, Po Box 2724, Columbus, OH 43216-2724
15389256	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 07 2025 01:56:17	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15373438	^ MEBN	Mar 07 2025 00:15:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15373114	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 02:06:25	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15373116	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 02:06:39	Synchrony Bank/Dick's Sporting Goods, P.O. Box 965005, Orlando, FL 32896-5005
15373120	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 00:34:54	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15373119	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 01:55:33	Synchrony Bank/Lowes, Po Box 956005, Orlando,

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15373121	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 02:06:34	FL 32896-0001
15373122	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 01:23:07	Synchrony Bank/Matress Firm, Po Box 965036, Orlando, FL 32896-5036
15373124	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 00:35:39	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15373118	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 02:06:34	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15373127	^ MEBN	Mar 07 2025 00:15:02	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15390501	Email/Text: BNCnotices@dcmservices.com	Mar 07 2025 00:31:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15390502	Email/Text: BNCnotices@dcmservices.com	Mar 07 2025 00:31:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 63

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15373070	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15373072	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15373079	*+	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15373081	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15373083	*	Collection Service Center Inc., P.O. Box 560, New Kensington, PA 15068-0560
15373112	*	Revco Solutions, Po Box 2724, Columbus, OH 43216-2724
15373113	*	Revco Solutions, Po Box 2724, Columbus, OH 43216-2724
15373115	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15373117	*+	Synchrony Bank/Dick's Sporting Goods, P.O. Box 965005, Orlando, FL 32896-5005
15373123	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15373125	*+	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15373091	##+	Hollywood Heating Inc., PO Box 254, California, PA 15419-0254
15373106	##	Mountain State Medical Specialties, 125 N 6th St., Clarksburg, WV 26301-2665
15373126	##+	Thrifty Propane, PO Box 2018, Medina, OH 44258-2018

TOTAL: 0 Undeliverable, 13 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Pingora Loan Servicing LLC bkecf@friedmanvartolo.com, cwohlrb@ecf.courtdrive.com
Charles Griffin Wohlrab	on behalf of Creditor ONSLOW BAY FINANCIAL LLC bkecf@friedmanvartolo.com cwohlrb@ecf.courtdrive.com
Christopher Kennedy	on behalf of Creditor The Huntington National Bank bankruptcy@carlisle-law.com
Denise Carlon	on behalf of Creditor ONSLOW BAY FINANCIAL LLC dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Michael A. Stetson julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Patricia R. Stetson julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor ONSLOW BAY FINANCIAL LLC rfay@alaw.net bkecf@milsteadlaw.com
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 9